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**STANDLEY & GILCREST**

Attorneys and Counselors at Law

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July 29, 1999

Assistant Commissioner for Patents  
Box Missing Parts  
Washington, D.C. 20231

**VIA FIRST-CLASS MAIL**

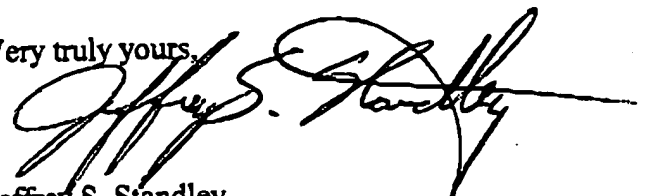
Re: U.S. Patent Application  
Entitled: REAL-TIME FINANCIAL CARD APPLICATION SYSTEM  
Serial No.: 08/635,334  
Filed: April 19, 1996  
Our Ref.: BLO1134-009B

Dear Sir:

In response to the Notice to File Missing Parts of Application (copy enclosed) mailed June 28, 1999, enclosed is an executed Declaration and Power of Attorney and a check in the amount of \$130.00 to cover the surcharge fees.

Please date stamp and return the enclosed postcard to our office.

Very truly yours,



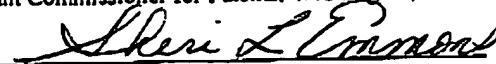
Jeffrey S. Standley

JSS/sle  
Enclosures

**CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)**

Date of Deposit: July 29, 1999

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to BOX MISSING PARTS, Assistant Commissioner for Patents, Washington, D.C. 20231.



Sheri L. Emmons

Client & Matter Nos. BLO1134-009B Serial No. 09/323,715 Filing Date: 06/01/99

Applicant: Cunningham (Black)

Title: REAL-TIME FINANCIAL CARD APPLICATION SYSTEM

THE MAIL ROOM STAMP BELOW ACKNOWLEDGES RECEIPT OF THE FOLLOWING DOCUMENTS ON THE DATE INDICATED ON THE MAIL ROOM STAMP.

<input type="checkbox"/> Appl'n for Patent with: _____ pg of specification _____ pg of Claims _____ pg of Drawings Informal/Formal	<input type="checkbox"/> Appl'n for TM/SM with drawing and _____ specimens of mark
<input checked="" type="checkbox"/> Inventor's Declaration & Power of Atty. <i>Copy from prior app.</i>	<input type="checkbox"/> Use based
<input type="checkbox"/> Verified Small Entity Statement of Inventor	<input type="checkbox"/> ITU
<input type="checkbox"/> Verified Small Entity Statement of _____	<input type="checkbox"/> Appl'n for Copyright Registration and _____ deposits.
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for _____ Extension of time
<input type="checkbox"/> Response to Notice of Missing Parts	<input type="checkbox"/> Amendment to Allege Use
<input type="checkbox"/> Amendment _____	<input type="checkbox"/> Statement of Use
<input type="checkbox"/> Letter to Draftsman	<input checked="" type="checkbox"/> <u>Transmittal Letter</u>
_____ pg Formal Drawings	<input type="checkbox"/> _____
<input type="checkbox"/> Issue Fee Forms	<input type="checkbox"/> _____
<input type="checkbox"/> Assignment & Assignment Recordation Sheet	<input type="checkbox"/> _____
<input checked="" type="checkbox"/> Check No: <u>11842</u> <u>130.00</u>	<input type="checkbox"/> _____
<input checked="" type="checkbox"/> Certificate of mailing date of <u>07/29/99</u>	<input type="checkbox"/> _____

Exp. Rec. # \_\_\_\_\_

*Handwritten: AUG 02 1999*

Client & Matter Nos. BLO1134-0096 Serial No. 09/323,715 Filing Date: 06/01/99

Applicant: Cunningham (Block)

Title/Mark: REAL-TIME FINANCIAL CARD APPLICATION SYSTEM

THE MAIL ROOM STAMP BELOW ACKNOWLEDGES RECEIPT OF THE FOLLOWING DOCUMENTS ON THE DATE INDICATED ON THE MAIL ROOM STAMP.

☐ Appl'n for Patent with:

- ☐ pg of specification
- ☐ pg of Claims
- ☐ pg of Drawings Informal/Formal

☒ Inventor's Declaration & Power of Atty. (Copy from prior app.)

☐ Verified Small Entity Statement of Inventor

☐ Verified Small Entity Statement of \_\_\_\_\_

☐ Information Disclosure Statement

☐ Response to Notice of Missing Parts

☐ Amendment \_\_\_\_\_

☐ Letter to Draftsman \_\_\_\_\_

☐ pg Formal Drawings \_\_\_\_\_

☐ Issue Fee Forms \_\_\_\_\_

☐ Assignment & Assignment Recordation Sheet

☒ Check No: 11842 \$ 130.00

☒ Certificate of mailing date of 07/29/99

☐ Appl'n for TM/SM with drawing and \_\_\_\_\_ specimens of mark

☐ Use based

☐ ITU

☐ Appl'n for Copyright Registration and \_\_\_\_\_ deposits.

☐ Request for \_\_\_\_\_ Extension of time

☐ Amendment to Allege Use

☐ Statement of Use

☒ Transmittal Letter

☐ \_\_\_\_\_

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☐ \_\_\_\_\_

Exp. Rec. # \_\_\_\_\_

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11842

**STANDLEY & GILCREST**  
ATTORNEYS AND COUNSELORS AT LAW  
495 METRO PLACE SOUTH  
SUITE 210  
DUBLIN, OH 43017-5315

**BANK ONE.**  
Bank One, NA  
Columbus, Ohio 43271  
25-31440

DATE	AMOUNT
Jul 28, 1999	*****\$130.00*

PAY One Hundred Thirty and 0/100 Dollars

TO THE  
ORDER  
OF

Commissioner of Patents & Tmks.

TWO SIGNATURES REQUIRED IF OVER \$4,000.00

*[Signature]*

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980240944⑈

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JUL - 2 1999  
STANDLEY & GILCREST



UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office  
Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO./TITLE
09/323,715	06/01/99	CUNNINGHAM	G DL01134-009B

0242/0628

NOT ASSIGNED

JEFFREY S STANDLEY  
STANDLEY & GILCREST LLP  
495 METRO PLACE SOUTH  
SUITE 210  
DUBLIN OH 43017

2765

DATE MAILED:

06/28/99

**NOTICE TO FILE MISSING PARTS OF APPLICATION**  
*Filing Date Granted*

An Application Number and Filing Date have been assigned to this application. The items indicated below, however, are missing. Applicant is given **TWO MONTHS FROM THE DATE OF THIS NOTICE** within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a). If any of items 1 or 3 through 5 are indicated as missing, the **SURCHARGE** set forth in 37 CFR 1.16(e) of ☐ \$65.00 for a small entity in compliance with 37 CFR 1.27, or ☒ \$130.00 for a non small entity, must also be timely submitted in reply to this **NOTICE** to avoid abandonment.

If all required items on this form are filed within the period set above, the total amount owed by applicant as a  
☐ small entity (statement filed) ☒ non-small entity is \$ 132.00.

- ☐ 1. The statutory basic filing fee is:

☐ missing.  
☐ insufficient.

Applicant must submit \$ \_\_\_\_\_ to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).

- ☐ 2. The following additional claims fees are due:

\$ \_\_\_\_\_ for \_\_\_\_\_ total claims over 20.

\$ \_\_\_\_\_ for \_\_\_\_\_ independent claims over 3.

\$ \_\_\_\_\_ for multiple dependent claim surcharge.

Applicant must either submit the additional claim fees or cancel additional claims for which fees are due.

- ☒ 3. The oath or declaration:

☒ is missing or unsigned.

☐ does not cover the newly submitted items.

An oath or declaration in compliance with 37 CFR 1.63, including residence information and identifying the application by the above Application Number and Filing Date is required.

- ☐ 4. The signature(s) to the oath or declaration is/are by a person other than inventor or person qualified under 37 CFR 1.42, 1.43 or 1.47.

A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.

- ☐ 5. The signature of the following joint inventor(s) is missing from the oath or declaration:

An oath or declaration in compliance with 37 CFR 1.63 listing the names of all inventors and signed by the omitted inventor(s), identifying this application by the above Application Number and Filing Date, is required.

- ☐ 6. A \$50.00 processing fee is required since your check was returned without payment (37 CFR 1.21(m)).
- ☐ 7. Your filing receipt was mailed in error because your check was returned without payment.
- ☐ 8. The application was filed in a language other than English.  
Applicant must file a verified English translation of the application, the \$130.00 set forth in 37 CFR 1.17(k), unless previously submitted, and a statement that the translation is accurate (37 CFR 1.62(d)).
- ☐ 9. OTHER: \_\_\_\_\_

Direct the reply and any questions about this notice to "Attention: Box Missing Parts."

**A copy of this notice MUST be returned with the reply.**

DKing  
Customer Service Center  
Initial Patent Examination Division (703) 308-1202

STANDLEY & GILCREST  
Received for Docketing  
Date: 7/2/99

U.S. GPO: 1990-446 824